

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re:	§	
	§	
CARMICHAEL, VALARIE L.	§	Case No. 08-11598
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/JOHN H. RING, III
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 08-11598 MJK Judge: MICHAEL J. KAPLAN
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Date Filed (f) or Converted (c): 01/14/10 (c)
341(a) Meeting Date: 03/02/10
Claims Bar Date: 10/12/10

For Period Ending: 11/20/13

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 6189 RT. 362, BLISS, NEW YORK	48,000.00	0.00		0.00	FA
2. M&T BANK - CHECKING ACCOUNT	75.00	0.00		0.00	FA
3. M&T BANK - SAVINGS ACCOUNT	6.00	0.00		0.00	FA
4. REGULAR HOUSEHOLD FURNITURE	1,000.00	0.00		0.00	FA
5. CLOTHING	100.00	0.00		0.00	FA
6. 2004 FORD F-150 PICKUP	19,050.00	5,048.04		5,048.04	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		2.80	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$68,231.00	\$5,048.04	\$5,050.84	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

REVIEW CLAIMS

THE 2004 FORD F-150 PICKUP WAS SOLD BY THE SECURED CREDITOR AND THE MONIES TO BE RECEIVED BY THE BANKRUPTCY ESTATE ARE THE SURPLUS - THE TRUSTEE WILL HAVE TO REMIT THE DEBTOR'S EXEMPTION ON SAID VEHICLE TO HER.

Initial Projected Date of Final Report (TFR): 12/31/11 Current Projected Date of Final Report (TFR): 12/31/13

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****7665 Money Market Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
07/07/10	6	FORD MOTOR CREDIT COMPANY PO BOX 689007 FRANKLIN, TN 37068-9007	SURPLUS MONIES FROM THE SECURED CREDITOR'S SALE OF 2004 FORD F-150 PICKUP DEPOSIT CHECK #35617456	1129-000	5,048.04		5,048.04
07/21/10	001001	VALARIE L. CARMICHAEL 6189 RT. 362 BLISS, NY 14024	PAYMENT OF DEBTOR'S EXEMPTION ON 2004 FORD F-150 PICKUP (SOLD BY SECURED CREDITOR)	8100-002		2,400.00	2,648.04
07/30/10	INT	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		2,648.27
08/31/10	INT	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		2,648.50
09/30/10	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.52
10/29/10	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.54
11/30/10	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.56
12/31/10	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.58
01/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.60
02/28/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.62
03/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.64
04/29/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.66
05/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.68
06/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.70
07/29/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,648.72
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		5.08	2,643.64
08/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,643.66
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,618.66
09/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,618.68
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,593.68
10/31/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,593.70
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,568.70
11/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,568.72
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,543.72

Page Subtotals 5,048.80 2,505.08

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****7665 Money Market Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/30/11	INT	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.02		2,543.74
01/13/12		Trsf To Capital One	FINAL TRANSFER	9999-000		2,543.74	0.00

COLUMN TOTALS	5,048.82	5,048.82	0.00
Less: Bank Transfers/CD's	0.00	2,543.74	
Subtotal	5,048.82	2,505.08	
Less: Payments to Debtors		2,400.00	
Net	5,048.82	105.08	

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: The Bank of New York Mellon
Account Number / CD #: *****7666 Checking Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00

COLUMN TOTALS	0.00	0.00	0.00
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
Net	0.00	0.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: UNION BANK
Account Number / CD #: *****9359 Checking Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/15/13		Trsf In From Capital One	INITIAL WIRE TRANSFER IN	9999-000	2,545.76		2,545.76
02/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,530.76
03/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,515.76
04/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,500.76
05/28/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,485.76
06/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,470.76
07/25/13		UNION BANK	BANK SERVICE FEE	2600-000		15.00	2,455.76

COLUMN TOTALS	2,545.76	90.00	2,455.76
Less: Bank Transfers/CD's	2,545.76	0.00	
Subtotal	0.00	90.00	
Less: Payments to Debtors		0.00	
Net	0.00	90.00	

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: Capital One
Account Number / CD #: *****4627 Money Market Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
01/13/12		Trsf In From The Bank of New York M	INITIAL WIRE TRANSFER IN	9999-000	2,543.74		2,543.74
01/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.12		2,543.86
02/29/12	INT	Capital One	Interest Rate 0.080	1270-000	0.16		2,544.02
03/30/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,544.19
04/30/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,544.36
05/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,544.53
06/29/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,544.70
07/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,544.87
08/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,545.04
09/28/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,545.21
10/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,545.38
11/30/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,545.55
12/31/12	INT	Capital One	Interest Rate 0.080	1270-000	0.17		2,545.72
01/09/13	INT	Capital One	Interest Rate 0.080	1270-000	0.04		2,545.76
01/15/13		Trsf To UNION BANK	FINAL TRANSFER	9999-000		2,545.76	0.00

COLUMN TOTALS	2,545.76	2,545.76	0.00
Less: Bank Transfers/CD's	2,543.74	2,545.76	
Subtotal	2.02	0.00	
Less: Payments to Debtors		0.00	
Net	2.02	0.00	

	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
TOTAL - ALL ACCOUNTS			
Money Market Account - *****7665	5,048.82	105.08	0.00
Checking Account - *****7666	0.00	0.00	0.00
Checking Account - *****9359	0.00	90.00	2,455.76
Money Market Account - *****4627	2.02	0.00	0.00
	5,050.84	195.08	2,455.76

Page Subtotals 2,545.76 2,545.76

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Exhibit B

Case No: 08-11598 -MJK
Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III
Bank Name: Capital One
Account Number / CD #: *****4627 Money Market Account

Taxpayer ID No: *****2055
For Period Ending: 11/20/13

Blanket Bond (per case limit): \$ 19,362,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: November 20, 2013

Case Number: 08-11598 Claim Class Sequence
Debtor Name: CARMICHAEL, VALARIE L.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	JOHN H. RING, III, ATTORNEY 385 CLEVELAND DRIVE CHEEKTOWAGA, NY 14215	Administrative		\$240.00	\$0.00	\$240.00
000002 070 7100-00	GE Consumer Finance For GE Money Bank dba GROSSMAN'S BARGAIN OUTLET/GEMB PO Box 960061 Orlando FL 32896-0661	Unsecured		\$235.69	\$0.00	\$235.69
000003 070 7100-00	eCAST Settlement Corporation POB 35480 Newark NJ 07193-5480	Unsecured		\$1,044.36	\$0.00	\$1,044.36
000004 070 7100-00	ECMC 7325 Beaufont Springs Suite 200 Richmond, VA 23225	Unsecured		\$5,010.30	\$0.00	\$5,010.30
000005 070 7100-00	eCAST Settlement Corporation assignee of Citibank USA NA/HOME DEPOT POB 35480 Newark NJ 07193-5480	Unsecured		\$1,619.80	\$0.00	\$1,619.80
000006 070 7100-00	Ginny's c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Unsecured		\$961.02	\$0.00	\$961.02
000007 070 7100-00	Country Door c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Unsecured		\$944.26	\$0.00	\$944.26
000008 070 7100-00	LVNV Funding LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Unsecured		\$745.43	\$0.00	\$745.43
000009 070 7100-00	Seventh Avenue c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	Unsecured		\$1,211.81	\$0.00	\$1,211.81
000010 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured		\$498.72	\$0.00	\$498.72

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: November 20, 2013

Case Number: 08-11598 Claim Class Sequence
Debtor Name: CARMICHAEL, VALARIE L.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000011 070 7100-00	Roundup Funding, LLC MS 550 PO Box 91121 Seattle, WA 98111-9221	Unsecured	CLAIM DISALLOWED BY ORDER OF JUDGE KAPLAN ON NOVEMBER 15, 2013	\$0.00	\$0.00	\$0.00
000012B 070 7100-00	Robert D. Miller Joseph A. Sakowski, Esq. Attorney for Judgment Creditor 6890 Seneca Street P.O. Box 399 Elma, NY 14059-0399	Unsecured (12-1) File date verified to original document.		\$2,760.00	\$0.00	\$2,760.00
000013 070 7100-00	eCAST Settlement Corp Assignee of HSBC Bank Nevada Bass & Associates, P.C. 3936 E. Ft. Lowell Rd., Suite 200 Tucson, AZ 85712	Unsecured		\$903.27	\$0.00	\$903.27
000014 070 7100-00	ECMC PO Box 8809 Richmond, VA 23225	Unsecured (14-1) Valarie L Carmichael xxx-xx-5020		\$13,265.94	\$0.00	\$13,265.94
000015 070 7100-00	PRA Receivables Management, LLC as Agent of Portfolio Recovery Assocs. PO Box 41067 Norfolk, VA 23541	Unsecured		\$2,624.22	\$0.00	\$2,624.22
000016 070 7100-00	Chase Bank USA NA PO Box 15145 Wilmington, DE 19850-5145	Unsecured		\$639.58	\$0.00	\$639.58
000017 070 7100-00	Robert D. Miller 1481 Blood Road Cowlesville, NY 14037	Unsecured	CLAIM DISALLOWED BY ORDER OF JUDGE KAPLAN ON NOVEMBER 15, 2013	\$0.00	\$0.00	\$0.00
000001 050 4210-00	Ford Motor Credit Company LLC P O Box 6275 Dearborn, MI 48121	Secured		\$4,218.28	\$0.00	\$4,218.28
000012A 050 4210-00	Robert D. Miller Joseph A. Sakowski, Esq. Attorney for Judgment Creditor 6890 Seneca Street P.O. Box 399 Elma, NY 14059-0399	Secured (12-1) File date verified to original document.		\$4,473.71	\$0.00	\$4,473.71
Case Totals:				\$41,396.39	\$0.00	\$41,396.39

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 08-11598

Case Name: CARMICHAEL, VALARIE L.

Trustee Name: JOHN H. RING, III

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Ford Motor Credit Company LLC	\$	\$	\$	\$
000012A	Robert D. Miller	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOHN H. RING, III	\$	\$	\$
Attorney for Trustee Fees: JOHN H. RING, III, ATTORNEY	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	GE Consumer Finance	\$	\$	\$
000003	eCAST Settlement Corporation	\$	\$	\$
000004	ECMC	\$	\$	\$
000005	eCAST Settlement Corporation assignee of	\$	\$	\$
000006	Ginny's	\$	\$	\$
000007	Country Door	\$	\$	\$
000008	LVNV Funding LLC its successors and assigns as	\$	\$	\$
000009	Seventh Avenue	\$	\$	\$
000010	Roundup Funding, LLC	\$	\$	\$
000011	Roundup Funding, LLC	\$	\$	\$
000012B	Robert D. Miller	\$	\$	\$
000013	eCAST Settlement Corp	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000014	ECMC	\$	\$	\$
000015	PRA Receivables Management, LLC	\$	\$	\$
000016	Chase Bank USA NA	\$	\$	\$
000017	Robert D. Miller	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE